

Substitute for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	09/991,497	
			Filing Date	November 15, 2001	
			First Named Inventor	Terry Allen-Rouman	
			Art Unit	3695	
			Examiner Name	Siegfried E. Chencinski	
Sheet	1	of	2	Attorney Docket Number	026595-014910US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B2	CA	2335453	A1	12-23-1999	PROTX Limited		<input type="checkbox"/>
	B3	WO	99/66436	A1	12-23-1999	PROTX Limited		<input type="checkbox"/>
	B4	WO	00/01108	A2	01-06-2000	Privada, Inc.		<input type="checkbox"/>
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Examiner Signature		Date Considered	
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¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ² Applicant's unique citation designation number (optional). ³ Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/991,497
				Filing Date	November 15, 2001
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				Art Unit	3695
				Examiner Name	Siegfried E. Chencinski
Sheet	2	of	2	Attorney Docket Number	026595-014910US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C12	Beadle, H. W. P. et al., "A Review Of Internet Payments Schemes," Proceedings Of ATNAC '96, 6 pages, September 30, 1996	

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Examiner Signature		Date Considered	
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